

JOHN A JOHNSON HOUSING OPPORTUNITY PROJECT SURVEY

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Prepared by:
Laura M Davis
Research Assistant
University of Minnesota

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East Side Community Outreach Partnership Center
Administrative Office
330 Hubert H. Humphrey Center
301-19th Avenue South
Minneapolis, MN 55455

Phone: 612/ 625-1020

E-mail: npcr@freenet.msp.mn.us

Website: <http://www.npcr.org/index.html>

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Introduction:

In the fall of 2001, a new housing program, the John A Johnson Housing Opportunity Project (HOP) began to take shape. A joint venture of the East Side Neighborhood Development Company (ESNDC) and the Amherst H. Wilder Foundation, the program makes use of multiple approaches to address the diverse and changing needs of residents in the Payne-Phalen neighborhood. This neighborhood on the East Side of St. Paul has one of the largest concentrations of low-income families in Ramsey County as well as a short supply of quality and reasonably priced housing to meet the needs of residents. In the next five years, the program aims to take active steps to remedy the scarcity of affordable housing by working with landlords and developers to build new rental properties and to rehab existing housing units. HOP also assists residents to obtain and sustain short term and long term housing through education, advocacy and organizing. Focusing on the students and their families who attend the John A Johnson Elementary School, the premise of HOP underscores the importance of a stable environment for student success in school. Building on this foundation, strong families and school are further linked to creating strong neighborhoods and educational institutions. Education, then, takes on new dimensions and can be viewed as a process that involves family, neighbor and school. It includes adults and activities that teach practical survival skills such as how to fix up a home and how to finance it. The Housing Opportunity Project thus encompasses diverse objectives--building affordable housing, revitalizing aged housing stock, developing and improving neighborhoods as well as supporting neighborhood schools and other social infrastructures in urban communities (Cf. Van Ryzin and Kamber 2002: 217). Finally, the program stresses the importance of support and self-help that extends outward to the neighborhood and promotes group interaction.

This report will summarize the results of a survey that was carried out in the first part of 2002. It will also look at the initial work of HOP.

Background:

The primary site of the Housing Opportunity Project is the school attendance zone of the John A Johnson Elementary School. Initially, the boundaries of HOP roughly follow East 7th Street, Interstate 35E, Maryland Avenue and Arcade Avenue.

Several trends became visible in the 1980s and 1990s within this district on St. Paul's East Side. New households of African Americans, Hmong and Latinos have moved into the neighborhood, while many Caucasians have moved out. Some of long time residents, who think about moving, say the neighborhood has become "rough." They do not like the noise, the crime, the traffic, and deteriorating housing. Others testify to improvements in the area and feel "no place is perfect."

Besides the marked diversity, the 2000 census also revealed that the population of the district has grown tremendously over the last ten years--18% in comparison to 5.5% in St. Paul as a whole. This number, according to Census figures, breaks down to approximately 17,000 Caucasian, 4,000 African American, 500 American Indian, 8,000 Asian, and 4,000 Hispanic or

Latino. The increase is not, however, reflected in the number of households, but in the size and age of households. While there has been a 67% rise in the number of school-age children, elderly adults decreased by 29% (Wilder Research Center and City of St. Paul 2000 Census Summaries). Additionally, the 6.42 average size of Hmong families who have moved and bought houses in this neighborhood is almost twice the size of other groups (St. Paul Pioneer Press April 10, 2002: 11A).

There are other changes in the Payne-Phalen community--the percentages of single-head of homes nearly doubled in some census tracts since the 1980s, along with large numbers of children living in poverty. Eighty-seven percent of the students at the Johnson Elementary School are eligible for school lunches (Minnesota Department of Children, Families and Learning 2000-01). In a tight rental market with less than 3 percent vacancy rate, the disparity between the income and rent, poor credit records, unlawful detainers for late payment of rent and poor or out-of-state rental history compound the chances for finding a decent and affordable apartment. For medium-sized or large families, odds are even slimmer. One statement that I heard repeatedly when interviewing people for this report was: "I need a three bedroom, but I can only afford a one bedroom." Tamara, a mother of five children, lives in a small two-bedroom apartment on Sims and pays \$675 plus utilities. Khou, who has six children who attend Johnson Elementary School, recently moved into his current place on Jessie and is already looking for another. "The place is too much money." Although the family has a Section 8 voucher, they pay \$700 for rent. Rent in St. Paul in April 2002 averaged \$650; for a one-bedroom; two-bedroom was \$834 and three-bedroom was \$1,199. When forced to make a trade-off between a better quality of housing, crowdedness and cost, most people interviewed chose affordability.

Many people who were lucky enough to buy homes before the inflation of prices find themselves threatened with foreclosure periodically and dependent on subsidized programs to keep their houses up to code. Jenny, who has two children at Johnson Elementary, bought her "three, almost four" bedroom home on Bradley Street five years ago for \$49,000. The family's mortgage payment is \$300 a month. The house, however, needs many repairs--new siding, the windows are drafty and the roof which has been repaired ten times is long overdue for a replacement. This makes heating bills very costly in the winter. For two months of the year, the heat can cost \$1,000. Earlier in the year, Jenny and her family were cited by the City Community Code Enforcement Unit for the disrepair of the roof.

In marked contrast to the housing situation, economic development in the district displays signs of prosperity and promise. An Embers now stands at the site of The Payne Reliever strip club. Large numbers of people wait for buses to go to work. A Plaza Latina, an indoor mall of ten Latino businesses, opened in June 2002 as well as a Cajun restaurant and many more small businesses.

HOP housing organizer Petey Mitchell describes what is happening in the Payne-Phalen neighborhood as "a work in progress, and people are coming here today for the same reason(s) they always did" (St. Paul Pioneer Press April 2, 2002: 1B). They are looking for a good place

to live and raise their families, shops to supply what they need and social institutions that provide sites where people can meet, learn, play and work with others in the community.

Program Goals:

HOP intends to accomplish its overall goal of neighborhood and family stability in three ways. First, a fund was established to reinvigorate the housing market in order to accommodate new residents and to offset deteriorating housing stock. Many studies have shown that holding people "captive" in deteriorating housing harms both the neighborhood's livability and economic prospects. Scarcity makes housing expensive and offers disincentives to maintenance and reinvestment (See for example Salins and Mildner 1992: 55-58). In addition, housing prices were a major reason people in this study stayed or moved from the district. Organizers want to make sure that any new or rehabilitated housing that is developed serves the mixed incomes of residents in the area.

A second goal of HOP is to lower student turnover at the Johnson Elementary School. Through advocacy and active engagement with participants, the staff of HOP intends to make every attempt to keep students in the school from kindergarten to the sixth grade. Since housing needs vary and change over time, HOP also recognizes that any one model superimposed on people's lives does not work. Participants, together with staff, develop Individual Housing Plans (IHPs) that include short-term and long-term housing goals.

The third aspect of the initiative brings together foundations, landlords, schools, businesses, government, private investors and non-profit developers and service organizations to address the need for quality and affordable housing. HOP thus seeks to demonstrate that different groups--often viewed as adversarial such as landlords and tenants, non-profit organizations and private investors--can work together to create new models that foster neighborhood revitalization as well as economic and cultural diversity.

Activities and Events:

Because HOP is in its first year of operation, the project initiators decided to concentrate their efforts on stabilizing the families of students who attend the Johnson Elementary School. Special consideration was given to students and their families who were on the verge of moving from the district or who lived in temporary shelters. HOP further requires that if families had to move and they want to return to Johnson Elementary that they must be willing to make a commitment to keep their children in the school. The project seeks to involve participants fully and relies on individuals to create and carry out their own housing plans. Many of the families are in what project organizer Petey Mitchell describes as a "crisis mode." "They are in a desperate situation," Petey adds, "and just want to find a place to stay." Unless they receive rent

subsidies through the St. Paul Housing Authority or other non-profit organizations, many of the participants do not have sufficient income and must double-up with friends or relatives or go to a shelter. While a short-term objective might be to place a family in an adequate apartment, many participants would prefer homeownership as part of a longer-range plan. For some, this might take several steps such as credit, legal and mental health counseling. Petey calls these problems “bumps in the road.”

The daily work of HOP most often entails assisting people to find apartments--matching available units and prospective tenants. Jean had been moving around and staying with friends since she left an abusive living situation. Added to her transient living, she has severe health problems with only one kidney. Petey referred Jean to the ROOF project, a collaborative housing and support services programs of the Wilder Foundation, the East Metro Women’s Council, the United Cambodian Association of Minnesota, the Emma Norton Residence, and Project ReCONNECT. Jean and her daughter now have stable housing, although her daughter, had to leave JAJ because there were no suitable apartments available in the school attendance zone. In another situation, Rosa has two children who attend JAJ. Last year, there was a fire in her apartment building. The landlord did little to clean up her one bedroom apartment, which remained filled with soot for a full year. Subsequently Rosa developed cancer in the bladder and she is presently going through chemotherapy. Petey intervened and immediately got Rosa and her children out of their life threatening living environment. She was placed in a hotel with a kitchen and later referred to the ROOF project. The children remain at JAJ.

Another important aspect of the work involves advocacy for residents. John and Celia were on the verge of having their house foreclosed, when Petey became involved. With John recently laid off from his job, the family relied on a disability check and home-based childcare as the main sources of income. John and Celia then refinanced their home with a company that has a history of abusive lending practices. Petey spoke with staff from the Habitat Foreclosure Prevention Program and the two-month mortgage payment was secured through Emergency Assistance.

Survey Findings:

Demographics of John A Johnson Elementary School by Percent 10/00 N=230

Amer Indian	Afr American	Asian	Caucasian	Hispanic
2%	45%	15%	28%	10%

Demographics of John A Johnson Elementary School by Percent 10/01 N=310

Amer Indian	Afr American	Asian	Caucasian	Hispanic
1.2%	43.5%	19.7%	26%	13.2%

- A total of 53 surveys were completed. Of this number, 30 wanted a Housing Plan; 6 were unsure and 5 need to be contacted further; 12 did not want a Housing Plan at the time of the survey.
- Of the 30 who wanted HPs, 21 were families with children who attend JAJ for a total of 47 children. 16 renters and 5 homeowners.

Housing Plan Interest		
Yes to HP	No to HP	Not Sure/Follow-up
30	12	11

Demographics of Families that Want Housing Plans				
African Amer	Caucasian	Hmong	Latino	Mixed
14	8	4	2	2

- 9 people surveyed wanted a Housing Plan but did not have students attending JAJ. 8 renters and 1 homeowner
- 5 were in need of housing right away.

Demographics of Families Who are Not Sure		
African Amer	Amer. Indian	Caucasian
3	1	7

Demographics of Families Who Do Not Want Housing Plans		
African Americans	Caucasian	Latino
2	3	1

Of the “nos” 4 were homeowners and 2 were renters.
 3 were unsure about their future on the East Side.
 2 could do refinancing and repairs on their own.
 1 person had job security and income to deal with first.

This was the second year at the J.A. Johnson Elementary for 40 students. 33 students were new to the school in the 2001-2 school year.

Information and Program Interests	
Landlord/Tenant	11
Credit	12
UDs	5
Domestic Issues	3
Rent Too High	8
Home Improvement Loans	9

Foreclosure	1
Code Violations	3
Poor Quality Housing	2
Criminal	1
Homeownership Information	15

High interest in homeownership.

Most of the renters interviewed expressed an interest in becoming a homeowner in the next five years. The high interest in homeownership often becomes a pragmatic choice when rents are so high. “I could be making a house payment, instead of throwing my money away to a landlord” was a common response. Homeownership also seemingly affords more control over one’s life. On the other hand, Lactetia, like four others who are on the verge of homelessness replied that she would like to live an apartment. Of the things cited as obstacles to finding a more stable living situation, 12 cited poor credit.

Housing quality for homeowners and renters was a significant issue.

Along with homeownership, however, is home maintenance and improvement. Given the aging affordable stock of homes in the area, the majority built before 1939, survey responses emphasized a range of replacement and repairs that needed attention--from new roofs, heating systems to fences. For Barbara, who later received assistance with the Brush With Kindness Program, her house of 15 years needed painting or siding. Sagging garages and windows were next most prevalent immediate repairs cited by homeowners. When asked about what repairs needed to get done on his house, Jaime replied “everything.” Although he is separated from his wife, the two continue to live together for economic reasons along with their two children. Jaime’s top priority is to get a home improvement loan in order to get a new furnace. He attempted to do the repairs himself, but soon found that he was in over his head. “They don’t have forced air in Mexico,” Jaime smiled, although he was frustrated about all the time he spent trying to heat his home. Jeff described his home as “plastic--inside and out.” His maintenance list includes “Re-roof, asbestos siding, leaky windows, insulation.” Tanya summed up the situation for all homeowners: “The house is old and there is a lot of work that needs to be done.” All of these homeowners were enthusiastic about HOP and without a second thought immediately wanted to participate.

Because this survey was carried out in the winter, most people, homeowners and renters, focused on the high heating bills and the need for better insulation. As Tanya accounted: “NSP is way out of control.” Several people experience a jump in their bill of at least \$350 adding on to an already limited budget. Others commented that they had no heat and the apartment was poorly ventilated. Good and healthy housing conditions were a major concern. Linda described her present housing needs as

Bathroom ceiling fell in 3 times. Landlord hasn’t come to fix.
Mom called the City Inspector the first time. This is the second time. He ended up putting up 1 tile. The plumbing leaks.

Still Linda, who has two children at the school, makes a distinction between the neighborhood and the landlord. “The neighborhood isn’t too bad. People stick with each other. Just one guy is a total jerk.”

Three-fourths of the respondents wanted to remain on the East Side.

Out of 51 respondents, 75% or 38 wanted to continue to live on the East Side. 4 or 8% said that it did not matter where they lived. Loretta, like 4 others who are on the verge of homelessness or living in a homeless shelter or hotel, replied, “I don’t care where I live. I need a place now!” 4 or 8% said they were unsure and only 6 responded (12%) with a definite “no.”

Stay on East Side	Want to Leave	Don’t Care	Not Sure
75%	12%	8%	8%

Many residents who had lived in the school attendance zone for five years or more described the neighborhood as “junky. Gotten worse.” Susan pointed to, “a couple of rental neighbors. Can’t let the kids out alone. But it has settled down in the winter.” On the other hand, others who had moved into the neighborhood in the last two years were far more complementary. Many in this category were people of color. Jaime thought it was “a nice place. No problems. Not a lot of bad people.” Mai spoke in more affirmative language: “Good place for kids to grow up. Very happy.” Marta would like to stay near the school and eventually open a home for foster children. Others were guarded and landed somewhere in the middle “neighborhood could be better.”

African Americans represented diverse needs and aspirations.

African Americans make up half the student body at the Johnson Elementary School and correspondingly half of those who wanted an Individual Housing Plan were African American.

- Of the African Americans in the survey, 2 were homeowners and 17 were renters.
- 7 or 37% of the households had lived at their present address on the East Side for over two years. 12 or 63% had lived on the East Side less than a year.
- 5 or 26% described their housing needs as urgent.

Implications of the survey:

On a simple level, the survey stressed once again the need for quality and affordable housing. Understanding more fully why there is a shortage of quality and affordable housing requires looking at many inter-related dimensions of history, culture, material resources, policy and space to name a few things. It is beyond the scope of this report to detail this complex issue, but a few elements were highlighted by this survey.

One aspect of housing accessibility and availability can be attributed to how property values, zoning laws and housing codes have shaped what is constructed. This mono-space conforms to a Western, and, for the most part Euro-American model and a certain size of family. As our survey illuminated, almost 30% of those surveyed currently lived with extended family members and friends. Therefore, the nuclear family model and space cannot be universally applied. Given the shortage of large-sized multi-family rental properties, the high costs of new construction also point to the need to rethink codes and regulations without sacrificing health and safety.

Spatial exclusion further arises from inequities in material resources and what has been described by Peter Ratcliffe as “racial steering” (2002: 33). Here certain groups, and especially African Americans in the Twin Cities, are disproportionately segregated in areas of poor housing stock. Additionally, residency requirements (credit, UDs, housekeeping standards) deny access to good quality housing in the private rental market. Subverting this process means building “word-of-mouth” information networks and respectful working relationships with landlords who have a proven track record, demonstrated a willingness to work with diverse groups as well as to improve the community as a whole.

Summary, Observations and Recommendations:

- The survey highlighted a variety of types of living situations. Fifteen households or 28% surveyed currently lived with extended family members and friends. What this suggests is HOP must value the maintenance of extended families that can pool resources and incomes. Many grandparents picked up children at the school while parents worked. Shared ownership and rental was also a way children could look after parents. The survey further reinforced the idea that there is no single model. It also reaffirmed the concept of individual housing plans, which responds to and changes with life’s ups and downs as well as household size and needs.
- All races and ethnic groups are struggling to maintain housing, although enduring discriminatory practices (access, redlining, unequal distribution of budgetary resources) continue to disadvantage people of color disproportionately. Equality, however, does not mean the same.
- HOP’s success depends on building strong ties with landlords. As Petey Mitchell summed up: “Landlords are not taking HOP households. Not enough carrots. The ones you can get are the slumlords. And there is absolutely no way I will deal with them. Not much inroads.” Drawing the line and refusing to work with the slumlords is one thing, as Petey attests, but developing relationships with the “good” landlords in the limited area of Johnson Elementary school attendance zone will be a long-term and labor intensive effort.
- Future redevelopment plans on the East Side heighten housing instability. Frank, for example, would be interested in attending a meeting that discusses what the Phalen Corridor Redevelopment will mean to the community. “I feel like I’m in limbo.” Frank does not know if his house will be torn down and is afraid “to put money into the house.” Others worry about gentrification and being priced out of the neighborhood. It is worth noting patterns in other cities where high in-movement of Latinos and Asians led to a re-segregation of neighborhoods as well

as a corresponding displacement of African Americans. Following from this, a program advocating for the stability of household, must visibly be organizing to ensure the neighborhood remains a place for all groups to live.

HOP can play a central role in assisting residents to navigate the uncertainty in the neighborhood and involve residents in thinking about and developing future plans for the neighborhood. This entails providing safe and democratic meeting structures so that all can participate. Some barriers that must be overcome include childcare, transportation for the elderly, translators and especially an unfamiliar meeting culture for those that are not professional meeting goers. The latter involves thinking about the formal and informal meeting structures, rules and procedures that govern meetings and act as disincentives to become actively involved in local politics and affairs. Meeting spaces that are comfortable for every one is another important consideration in making program participation more inviting.

- HOP thus far has concentrated its efforts on a small percentage of households at the school who could be characterized as in a “crisis mode.” People’s lives are a complex of economic, individual and political issues that cannot be reduced to social and engineering solutions. Without ignoring this population, the program must also work to include a range of programs and forms of assistance that includes job training for good paying jobs.

- My ideas for other educational projects for the whole family that could be one session or several are:

- Money management (budgeting) and consumer credit counseling
- Smart money for teens program that includes financial situations teens will encounter
- How to read a credit report
- Home maintenance
- How to select appliances, furnaces and water heaters
- Energy saving tips and weatherization
- Fixing up your home
- Making your environment healthy
- Making your home safe
- Homeowner’s Glossary of terms
- Landscaping and gardening

Works Cited:

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Salins, Peter and Gerard Mildner. 1992. Scarcity by design : the legacy of New York City's housing policies. Cambridge, MA: Harvard University Press.

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Need Housing Assistance?

Who is eligible?

If you can answer “yes” to any of the following questions, then you may be eligible for our housing program. Please circle yes or no.

1. Do you have any children who are attending John A. Johnson/Achievement Plus Elementary School? Yes or No
2. Have you had any children enrolled at the school but had to move to another home or shelter? Yes or No
3. If you had to move and you want to return, are you willing to make a commitment to keep your children in the school? Yes or No

What we offer:

1. Assistance with finding a place to live.
2. Assistance with problem solving so you can remain where you are currently living.
3. Access to tenant classes to learn survival skills for finding and staying in housing.
4. Access to homebuyer classes and information.
5. Access to trained volunteer mediators to help you settle housing related disputes.

For more information, call Petey (651) 793-7300 ex 2137 (JAJ) or (651) 771-1152 ex. 19 (ESNDC).

HOUSING PLAN

Date: _____

Step 1

Name _____	Partner's Name _____
Current Address _____	How long? _____
Homeowner _____	Renter _____
Landlord _____	Phone _____
Home Phone _____	Contact Phone _____
Work Phone _____	Marital Status _____
Age _____	Race(s) Ethnicity(s) _____

Names of Children	School	M/F

Monthly Income _____

Employment _____ Child Support _____

Subsidies: ____ Yes ____ No

Section 8 _____ MFIP _____

Food _____ SSDI _____

Other Programs _____

To help you carry out your housing plan, please choose no more than 5 of the following things that will assist you to move forward.

<input type="checkbox"/> Landlord/Tenant Issues	<input type="checkbox"/> Poor Quality Housing
<input type="checkbox"/> Credit Issues	<input type="checkbox"/> Home Improvement Loans
<input type="checkbox"/> UDs	<input type="checkbox"/> Foreclosure
<input type="checkbox"/> Domestic Issues	<input type="checkbox"/> Code Violations
<input type="checkbox"/> Rent too high	<input type="checkbox"/> House Sold